



Order Filed on April 18, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Richard L. Wyman, Jr. and Elvira Wyman

Case No.: 16-13561-CMG

Chapter: 7

Hearing Date: 4/18/17

Judge: Gravelle

ORDER DISAPPROVING REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: April 18, 2017



Honorable Christine M. Gravelle
United States Bankruptcy Judge

The reaffirmation agreement between the debtor(s) and Americredit Financial Services, Inc.
is NOT APPROVED.

However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Richard L. Wyman, Jr.
Elvira Wyman
Debtors

Case No. 16-13561-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 21, 2017.

db/jdb +Richard L. Wyman, Jr., Elvira Wyman, 749 Lorraine Drive, Cliffwood Beach, NJ 07735-5430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, Mortgage Pass-Through Certificates, Series
2006-HE5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John D. Krohn on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE5 nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE
FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE5 nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
Financial mortonlaw.brcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Michael D Fitzgerald, I on behalf of Interested Party Monmouth County Sheriff's Office
michael.fitzgerald@co.monmouth.nj.us
Warren Brumel on behalf of Joint Debtor Elvira Wyman wbrumel@keyportlaw.com,
BrumelLawECF@gmail.com
Warren Brumel on behalf of Debtor Richard L. Wyman, Jr. wbrumel@keyportlaw.com,
BrumelLawECF@gmail.com

TOTAL: 9